

MEMORANDUM

DATE: March 30, 2007

TO: Mr. Michael J. Rich, DAG
c/o Delaware Department of Insurance

FROM: Daniese McMullin-Powell, Chairperson
State Council for Persons with Disabilities

RE: 10 DE Reg. 1403 [Proposed Young Adult Insurance Regulations]

The State Council for Persons with Disabilities (SCPD) has reviewed the Department of Insurance's proposed *Supplemental Health Insurance Coverage for Children of Insureds* regulations published as 10 DE Reg. 1403 in the March 1, 2007 issue of the Register of Regulations. As background, in 2006, SCPD endorsed the concept of legislation (H.B. 446) requiring State-regulated insurers to offer continuation of insurance to dependents up to their 24th birthday. Apart from the age standard, the dependents qualify for continued coverage only if they are: 1) unmarried; 2) otherwise uninsured; 3) without their own dependents; and 4) either Delaware residents or full-time college students. The bill was enacted and signed by the Governor on July 10, 2006. The Department of Insurance is now issuing proposed regulations to partially implement the legislation.

SCPD endorses the proposed regulations which will expand the availability of affordable health insurance to a population with statistically low rates of insurance coverage.

Thank you for your consideration and please contact SCPD if you have any questions or comments regarding our position on the proposed regulations.

cc: Mr. Matthew Denn
Governor's Advisory Council for Exceptional Citizens
Developmental Disabilities Council